

<i>SERFF Tracking Number:</i>	<i>GLAA-128268853</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Guggenheim Life and Annuity Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>GLA-ICE-01</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.004 Modified Single Premium</i>
<i>Product Name:</i>	<i>Indexed Continuation Endorsement</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Guggenheim Life and Annuity Company

Product Name: Indexed Continuation SERFF Tr Num: GLAA-128268853 State: Arkansas

Endorsement

TOI: A02I Individual Annuities- Deferred Non-Variable SERFF Status: Closed-Approved- Closed State Tr Num:

Sub-TOI: A02I.004 Modified Single Premium Co Tr Num: GLA-ICE-01 State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird Disposition Date: 04/26/2012

Authors: Carol Lamey, Gary Newman, Randy Graves

Date Submitted: 04/21/2012 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: The endorsement is being filed simultaneously in the domicile state of Delaware.

Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 04/26/2012
	State Status Changed: 04/26/2012

Deemer Date:	Created By: Gary Newman
Submitted By: Gary Newman	Corresponding Filing Tracking Number:

Filing Description:

Endorsement form GLA-ICE-01 is a new endorsement form for use with previously approved indexed annuity products. The endorsement is a new form and is not intended to replace any form currently on file with your Department.

The endorsement will be added to previously issued indexed annuities which forced all values to be allocated to the fixed interest account after the end of the surrender charge period. The endorsement will allow the owner to choose to

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<i>Company Tracking Number:</i>	<i>GLA-ICE-01</i>		
<i>TOI:</i>	<i>A021 Individual Annuities- Deferred Non-</i>	<i>Sub-TOI:</i>	<i>A021.004 Modified Single Premium</i>
	<i>Variable</i>		
<i>Product Name:</i>	<i>Indexed Continuation Endorsement</i>		
<i>Project Name/Number:</i>	<i>/</i>		

allocate funds to receive indexed credits instead of an interest rate if they choose to do so. No additional surrender charges are added. There is no charge for this endorsement. The endorsement does not require the owner to change any allocation. The owner must request any change to the allocation, this endorsement simply gives the owner the option to change any allocation. Nonforfeiture compliance is unaffected by this endorsement; each of the policy forms to which this endorsement may be added, is an indexed annuity contract that has a minimum guaranteed contract vlaue (or mimimum guaranteed surrender value) which meets or exceeds the nonforfeiture minimum. The minimum guaranteed contract value is unchanged. At the point this endorsement can be utilized, there are no more surrender charges.

The new endorsement will be used with the following previously approved polcies: FAS198EA, FAS298EA, FAS599EA, FAS699EA, SLI-AN-20, SLI-AN-24, and the state variations thereof.

Please let us know if you have any questions regarding this endorsement.
State Narrative:

Company and Contact

Filing Contact Information

Randy Graves,	randy.graves@guggenheiminsurance.com
10689 N. Pennsylvania St.	317-574-2879 [Phone]
Suite 200	
Indianapolis, IN 46280	

Filing Company Information

Guggenheim Life and Annuity Company	CoCode: 83607	State of Domicile: Delaware
10689 N. Pennsylvania Street	Group Code:	Company Type:
Suite 200	Group Name:	State ID Number:
Indianapolis, IN 46280	FEIN Number: 43-1380564	
(317) 574-2879 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	\$50.00 per form.

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Filing Company: Guggenheim Life and Annuity Company *State Tracking Number:*
Company Tracking Number: GLA-ICE-01
TOI: A02I Individual Annuities- Deferred Non- *Sub-TOI:* A02I.004 Modified Single Premium
Variable
Product Name: Indexed Continuation Endorsement
Project Name/Number: /
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Guggenheim Life and Annuity Company	\$50.00	04/21/2012	58321853

<i>SERFF Tracking Number:</i>	<i>GLAA-128268853</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Guggenheim Life and Annuity Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>GLA-ICE-01</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.004 Modified Single Premium</i>
<i>Product Name:</i>	<i>Indexed Continuation Endorsement</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/26/2012	04/26/2012

<i>SERFF Tracking Number:</i>	<i>GLAA-128268853</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Guggenheim Life and Annuity Company</i>	<i>State Tracking Number:</i>	
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<i>Product Name:</i>	<i>Indexed Continuation Endorsement</i>		
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Disposition

Disposition Date: 04/26/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Third Party Authorization		Yes
Form	Indexed Continuation Endorsment		Yes

SERFF Tracking Number: GLAA-128268853 State: Arkansas

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TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.004 Modified Single Premium

Variable

Product Name: Indexed Continuation Endorsement

Project Name/Number: /

Form Schedule

Lead Form Number: GLA-ICE-01

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	GLA-ICE-01	Policy/Cont	Indexed Continuation Initial			46.300	Indexed Continuation Endorsement
		al	Certificate:				- Final -
		Amendmen	t, Insert				041112.pdf
		Page,	Endorseme				
		nt or Rider					

INDEXED CONTINUATION ENDORSEMENT

This Indexed Continuation Endorsement (“Endorsement”) has been attached to and made a permanent part of Your Entire Contract as of the Endorsement Date. The Entire Contract consists of your Base Contract, any Riders or Endorsements and the Application. Please place this Endorsement with your contract for future reference. All capitalized terms in this Endorsement not otherwise defined herein shall have the definitions contained in Your Contract. If any provision of this Endorsement contradicts Your Contract, the Endorsement provision shall control.

Endorsement Date: {May 1, 2012}

Index Allocation Continuation

This endorsement is being added to Your Contract so that You may continue to elect the allocation of the funds in your contract to receive Index Credits and/or Fixed Interest Credits after the Surrender Charge Period. The method of calculation of the Index Credit is defined in Your Contract.

Upon Your Request, we will continue to allocate Your values to receive Index Credits. If You so request, then this rider replaces the Existing Contract Provision with the Updated Contract Provision shown below. If you make no request, the Account Value will continue to be allocated as stated in the base Contract.

Existing Contract Provision

Index Values

We calculate an Index Value for each Premium We apply as follows:

1. On Your Contract Date – Your Initial Premium.
2. On each Premium Date, the Premium We apply.
3. On the anniversary of each premium, during the Surrender Charge period:
 - a. Your Index Value on the last Premium Anniversary Date; less
 - b. Any Withdrawals and applicable Surrender Charges taken during the last premium Year; plus
 - c. Any Index Credit.
4. On any other date during the Surrender Charge period:
 - a. Your Index Value on the last Premium Anniversary Date; less
 - b. Any Withdrawals and applicable Surrender Charges taken during the last Premium Year.
5. After the final Index Credit following the end of the Surrender Charge period, We will apply an interest rate not less than the Guaranteed Interest Rate named on Page 1.

Updated Contract Provision

Index Values

We calculate an Index Value for each Premium We apply as follows:

1. On Your Contract Date – Your Initial Premium.
2. On each Premium Date, the Premium We apply.
3. On the anniversary of each premium:
 - a. Your Index Value on the last Premium Anniversary Date; less
 - b. Any Withdrawals and applicable Surrender Charges taken during the last premium Year; plus
 - c. Any Index Credit.
4. On any other date:
 - a. Your Index Value on the last Premium Anniversary Date; less
 - b. Any Withdrawals and applicable Surrender Charges taken during the last Premium Year.

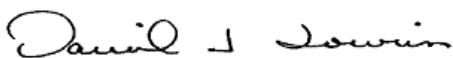
You must elect to allocate any portion (in whole percentages) of Your Account Value to activate this Endorsement and receive Index Credits after the Surrender Charge Period. Once this election is made, it will continue until you change that allocation election.

Endorsement Definitions:

Account Value – May mean Account Value or Contract Value as defined in Your Contract.

Surrender Charge – May mean Surrender Charge or Withdrawal Charge as defined in Your Contract.

GUGGENHEIM LIFE AND ANNUITY COMPANY



Daniel J. Towriss
Secretary



Jeffrey S. Lange
President

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Variable
Product Name: Indexed Continuation Endorsement
Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachments: Readability Cert - Indexed End.pdf Arkansas Cert - RMD.pdf		
Bypassed - Item: Application Bypass Reason: This is an endorsement only submission. Comments:		
Satisfied - Item: Life & Annuity - Acturial Memo Comments: Attachment: Act-Memo - Index Continuation Rider.pdf		
Satisfied - Item: Third Party Authorization Comments: Attachment: Third Party Authorization - NICS.pdf		

READABILITY CERTIFICATION

Company Name: Guggenheim Life and Annuity Company

NAIC Number: 83607

FEIN Number: 43-1380564

Subject: Indexed Continuation Endorsement, GLA-ICE-01

As an officer of Guggenheim Life and Annuity Company, I hereby certify that the following form achieves a Flesch score that meets or exceeds requirements as follows:

<u>Form Number(s)</u>	<u>Flesch Score</u>
<u>GLA-ICE-01</u>	<u>46.3</u>

Daniel J. Towriss

Daniel J. Towriss, Secretary

Digitally signed by Daniel J. Towriss
DN: cn=Daniel J. Towriss, o=Guggenheim Life and
Annuity, ou,
email=Daniel.Towriss@guggenheiminsurance.com, c=US
Date: 2012.04.15 22:49:52 -0400

April 15, 2012

Date

ARKANSAS CERTIFICATION

I, Daniel J. Towriss, Secretary for Guggenheim Life and Annuity Company, do hereby attest and certify to the following:

- The Company has reviewed its issuance procedures and is compliance with Regulation 49, Life and Health Insurance Guaranty Association Notices.
- The submission meets the provisions of Regulation 19, Unfair Sex Discrimination in the Sale of Insurance, as well as all applicable requirements of the Arkansas Insurance Department.

GUGGENHEIM LIFE AND ANNUITY
COMPANY

Daniel J. Towriss

Digitally signed by Daniel J. Towriss
DN: cn=Daniel J. Towriss, o=Guggenheim Life and Annuity,
ou, email=Daniel.Towriss@guggenheiminsurance.com,
c=US
Date: 2012.04.17 20:53:17 -04'00'

Daniel J. Towriss, Secretary

April 17, 2012

Date

GUGGENHEIM

GUGGENHEIM INSURANCE
10689 N. PENNSYLVANIA ST.
SUITE 200
INDIANAPOLIS, IN 46280

April 18, 2012

To Whom It May Concern:

Please allow this letter to serve as authorization for Newman Insurance Compliance Solutions ("NICS"), LLC to make product form filings on behalf of Guggenheim Life and Annuity Company and any of its subsidiaries. NICS will serve as a compliance consultant on our behalf.

Sincerely,

A handwritten signature in black ink, appearing to read "Daniel J. Towriss". The signature is fluid and cursive, with a large initial "D" and "T".

Daniel J. Towriss
Secretary